

Status of the Claims

The listing of claims will replace all prior versions, and listings of claims in the application.

What is claimed is:

1. (Currently amended) A method, ~~for processing an online application for a new account performed by a financial institution, the method comprising:~~
~~receiving a request to open a new account from a customer;~~
~~(a) transmitting receiving a completed first new account application to the customer, the first new account application including a plurality of fields associated with for entering personal identification and financial information of the a customer[,];~~
~~receiving, from the customer, an indication that the customer is an existing customer of the financial institution, the indication received in the first new account application; and~~
~~(b) when the customer is indicated as being an existing customer based on the completed first new application, transmitting a second new account application to the customer, the second new account application including a fewer number of fields for entering personal identification and financial information than the first new account application;~~
~~(c) receiving a completed one of the second new account application from the customer; and~~
~~(d) approving or denying the completed one of the second new account application based on the information on the completed one of the second account application and retrieved stored information associated with the existing customer.~~

2. (currently amended) The method of claim 1, wherein the plurality of fields in the first new application comprise at least one of comprising:

a customer name field, a customer address field, a field for entering at least a portion of a government identification number of the customer, a field for entering financial account information of the customer, a field for entering employment information of the customer, and or a field for entering an annual income of the customer.

3. (currently amended) The method of claim 2, wherein step (b) comprises said receiving the indication further comprising:

~~receiving, from the customer, information for an existing account maintained by the financial institution in the field for entering financial account information in the first new account application;~~

validating the information for the existing account; and

transmitting the second new account application after said validating step.

4. (currently amended) The method of claim 1 claim 2, wherein the second new account application comprises at least one of consisting of:

~~at least one~~ a customer name field, a field for entering at least a portion of a government identification number of the customer, a field for entering an account number of an existing account of the customer, or a field for entering a confirmation number associated with the existing account.

5. (original) The method of claim 4, the existing account comprising an existing credit account and the confirmation number associated with the existing account comprising a credit card identification (CD) number.

6. (original) The method of claim 1, the second new account application including at least one field that is not in the first new account application.

7. (original) The method of claim 1, the second new account application including at least one of the plurality of fields of the first new account application.

8. (original) The method of claim 7, the first new account application and the second new account application including a customer name field.

9. (original) The method of claim 7, further comprising:
receiving information from the customer in the first new account application; and

transferring the information from the first new account application to the second new account application for the at least one of the plurality of fields that are the same for the first new account application and the second new account application.

10. (original) The method of claim 1, further comprising:
receiving information from the customer for each of the fields of the second new account application;
validating the information received from the customer against data stored for an existing account of the customer;
retrieving information required for the first new account application from data stored for the existing account; and
processing the second new account application based on the retrieved information.

11. (currently amended) The method of claim 10, ~~further comprising:~~
~~generating one of an approval and a denial of the second new account application~~
wherein step (d) is based on said processing.

12. (currently amended) The method of claim 10, further comprising:
(e) transmitting the retrieved information to the customer for confirmation.

13. (currently amended) The method of claim 12, further comprising:
(f) receiving, from the customer, one of a confirmation and a correction for the retrieved information.

14. (original) The method of claim 1, the first new account application further including a selectable indication that the customer has an existing account with the financial institution.

15. (original) The method of claim 14, further comprising:
receiving a selection of the selectable indicator from the customer.

16. (original) The method of claim 14, the selectable indication comprising at least one of a checkbox and a hyperlink.

17. (cancelled)

18. (currently amended) The method of claim 2 ~~claim 1~~, the government identification number identifier comprising a social security number of the customer.

19. (original) The method of claim 1, wherein the customer does not have to provide a login identifier to receive the second new account application.

20. (currently amended) A method for opening an account online, comprising:

(a) ~~transmitting receiving a completed first new account application to a customer, the first new account application including a plurality of fields associated with for entering personal identification and financial information of thea customer, the first new account application further including a selectable indicator for selection when the customer has an existing account with a financial institution;~~

~~receiving a selection of the selectable indicator from the customer; and~~

(b) ~~when the customer is indicated as being an existing customer based on a selection of the selectable indicator associated with the completed first new application, transmitting a second new account application to the customer in place of the first new account application, the second new account application including a fewer number of fields for entering the personal identification and financial information than the first new account application,~~

(c) ~~receiving a completed one of the second new account application from the customer; and~~

(d) ~~approving or denying the completed one of the second new account application based on the information on the completed one of the second account application and retrieved stored information associated with the existing customer.~~

21. (original) The method of claim 20, further comprising:

receiving information from the customer for each of the fields of the second new account application, the information including an identification of the existing account;

validating the information received from the customer against data stored for the existing account;

retrieving additional information required for the first new account application from data stored for the existing account; and

processing the second new account application based on the retrieved additional information.

22. (original) The method of claim 20, further comprising:
receiving information from the customer in the first new account
application; and
transferring the information from the first new account application to the
second new account application for at least one field that is provided in both the first new
account application and the second new account application.

23. (currently amended) A method, ~~for processing an online application for a new account with a financial institution, the method comprising:~~

~~receiving a request to open a new account from a customer;~~

~~(a) transmitting receiving a completed first new account application to the customer, the first new account application including a plurality of fields associated with for entering personal identification and financial information of the a customer, the first new account application further comprising a selectable indicator for selection by customers having an existing account with a financial institution;~~

~~receiving, from the customer, an indication that the customer has an existing account with the financial institution;~~

~~(b) when the customer is indicated as being an existing customer based on the completed first new application, transmitting a second new account application to the customer, the second new account application including a fewer number of fields for entering personal identification and financial information than the first new account application;~~

~~(c) transferring any data entered by the customer in the first new account application to a similar field of the second new account application;~~

~~(d) receiving, from the customer, remaining information, required by for the second new account application;~~

~~(e) retrieving information stored for the existing account to process the second new account application from the customer; and~~

~~generating one of an approval and a denial of the second new account application based on the information received from the customer and the retrieved information stored for the existing account.~~

~~(f) approving or denying the completed one of the second new account application based on the information on the completed one of the second account application and retrieved stored information associated with the existing customer.~~